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Loan Department

2001 East Joppa Road
Baltimore, Maryland 21234
410-665-7600
Fax 410-665-4212

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September 30, 2005

FDIC San Francisco Regional Office
Director, John F. Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

Dear Mr. Carter,

It is with growing concern that I hear that Wal-Mart is getting closer to opening a bank which would be able to branch into over 20 states and possibly shortly thereafter throughout the whole United States. It is my belief that local banks, knowing their customers, are the best source for deposits and loans for the local community. If Wal-Mart were to open a local office, it would suck deposits right out of the local banks, especially those bank's that cater to mid-range and lower customer. As a result it would hurt the local community rather than help it. Further, is a Wal-Mart bank likely to finance a small Mom and Pop retail outlet that may be in direct competition with its own retail stores?

I urge you to keep these things in mind and to turn down the Wal-Mart bank application.

Sincerely,

William C. Lucas
Senior Vice President

